BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 (972) 386-5040

Attorney for WELLS FARGO BANK, N.A.

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE: \$ CASE NO. 19-59740-WLH

KEIDRA AIESHA ALI-GADSON \$

Debtor(s) \$ CHAPTER 13

RESPONSE OF WELLS FARGO BANK, N.A. TO DEBTOR'S MOTION TO SELL PROPERTY (DOCKET #36)

COMES NOW, WELLS FARGO BANK, N.A. (hereafter "Respondent"), a secured creditor in the above referenced Bankruptcy Case and files this Response to Debtor's Motion Sell Property (hereafter "Debtor's Motion") and shows the Court as follows:

- 1. Respondent admits the allegations in Paragraphs 1 through 4 of Debtor's Motion.
- 2. Respondent is without sufficient information to admit or deny the allegations in Paragraphs 5 through 9 of Debtor's Motion.
- 3. Respondent does not not oppose the sale if the following conditions are met and included in any order from this Court authorizing the sale of the Property:
 - a. The lien of WELLS FARGO BANK, N.A. and/or its assigns or successors in interest shall attach to the sales proceeds of the property.
 - b. The sale proceeds shall be distributed to pay in full the outstanding balance on the loan owed to WELLS FARGO BANK, N.A. and/or its assigns or successors in interest as of the date of closing, which shall be within 90 days of entry of an order granting Debtor's Motion.

c. If there are not sufficient funds to pay the indebtedness in full, WELLS FARGO BANK, N.A. and/or its assigns or successors in interest, then the sale shall not close unless prior approval of such short sale is received in writing from WELLS FARGO BANK, N.A. Otherwise, the Debtor shall be required to seek further appropriate orders from this Court.

d. The closing agent is ordered to pay the full claim of WELLS FARGO BANK, N.A. and/or its assigns or successors in interest directly before any funds are paid to the Debtor, or any other party not having priority over the lien of WELLS FARGO BANK, N.A. and/or its assigns or successors in interest.

WHEREFORE, PREMISES CONSIDERED, Respondent prays that this Court allow Debtor's Motion only if the conditions stated in Paragraph 3 of this Response are included in an order from this Court authorizing the sale of the Property, and for any and such further relief to which Respondent may be justly entitled.

Respectfully submitted,

BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

BY:/s/ John Callison

JOHN CALLISON GA NO. 167972 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Phone: (972) 386-5040

Fax: (972) 661-7725

E-mail: GA.ND.ECF@BDFGROUP.COM

ATTORNEY FOR RESPONDENT

CERTIFICATE OF SERVICE

I hereby certify that on August 28, 2020, a true and correct copy of the foregoing RESPONSE OF WELLS FARGO BANK, N.A.TO DEBTOR'S MOTION TO SELL PROPERTY was served via electronic means as listed on the Court's ECF noticing system or by regular first class mail to the parties listed on the attached list.

/s/ John Callison

JOHN CALLISON GA NO. 167972 4004 Belt Line Road, Suite 100 Addison, Texas 75001

Phone: (972) 386-5040 Fax: (972) 661-7725

E-mail: GA.ND.ECF@BDFGROUP.COM

Attorney for RESPONDENT

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL:

DEBTOR:

Keidra Aiesha Ali-Gadson 1691 Tree Line Rd Lithonia, GA 30058

DEBTOR'S ATTORNEY:

E. L. Clark Clark & Washington, LLC Bldg. 3 3300 Northeast Expwy. Atlanta, GA 30341

TRUSTEE:

Nancy J. Whaley Nancy J. Whaley, Standing Ch. 13 Trustee 303 Peachtree Center Avenue Suite 120, Suntrust Garden Plaza Atlanta, GA 30303